

Information to identify the case:

Debtor 1	<u>William E. Glancey</u>	Social Security number or ITIN	xxx-xx-6843
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-14390-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William E. Glancey
aka William E. Glancey Jr.

12/3/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William E. Glancey
Debtor(s)

Case No. 15-14390-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 03, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db	+ William E. Glancey, 256 Asbury Road, Egg Harbor Twp., NJ 08234-7120
cr	+ OneWest Bank N.A., PO Box 9013, Addison, TX 75001-9013
515381903	+ Advanced Financial Company, POB 4068, Carlsbad, CA 92018-4068
516116531	+ CIT Bank, N.A., fka OneWest Bank N.A., fka OneWest Bank, FSB, P.O. Box 9013, Addison, Texas 75001-9013
515381905	+ Cancer Treatment Centers Of America, 1331 East Wyoming Ave, Phila, PA 19124-3808
515381909	+ Eastern Regional Medical Center, 1331 East Wyoming Ave, Phila, PA 19124-3808
515426176	+ Eastern Regional Medical Center, Inc., Stradley Ronon Steven & Young, LLP, 2005 Market Street Ste 2600, Philadelphia, PA 19103-7098
518799676	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518799677	+ MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP c/o Rushmore Loan Management Services 92619-2708
515381916	+ McCabe, Weisberg & Conway, 216 Haddon Ave, Ste 303, Westmont, NJ 08108-2811
515616421	+ New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
515486697	+ OneWest Bank N.A., formerly, known as OneWest Bank, FSB, P.O. Box 9013, Addison, Texas 75001-9013
515558352	+ Portfolio Recovery Associates, 5425 Robin Hood Road, Suite 201, Norfolk, VA 23513-2481
515381921	+ Pressler & Pressler, Attn: New Century Financial, 7 Entin Rd., Parsippany, NJ 07054-5020
515381918	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, NJ Division Of Taxation, POB 245, Trenton, NJ 08695
515381923	+ Stradley Ronon, Attn Eastern Regional Medical Center, 2005 Market St #2600, Philadelphia, PA 19103-7098
515381925	+ Zucker, Goldberg & Ackerman, LLC, POB 1024, Mountainside, NJ 07092-0024
517560272	+ c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
517560273	+ c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452, c/o LoanCare, LLC, 3637 Sentara Way Virginia Beach, Virginia 23452-4262

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 22:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2020 22:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: EBN_Notifications@OWB.com	Dec 03 2020 22:05:00	OneWest Bank NA, 888 East Walnut Street, Pasadena, CA 91101-1895
515381904	EDI: BANKAMER.COM	Dec 04 2020 02:33:00	Bank of America, POB 982235, El Paso, TX 79998
515381906	Email/Text: clientrep@capitalcollects.com	Dec 03 2020 22:06:00	Capital Collection Service, POB 150, West Berlin, NJ 08091-0150
515381907	+ EDI: CAPITALONE.COM	Dec 04 2020 02:33:00	Capital One, POB 30281, Salt Lake City, UT 84130-0281

District/off: 0312-1

User: admin

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515381908	EDI: DISCOVER.COM	Dec 04 2020 02:33:00	Discover Financial Services, POB 15316, Wilmington, DE 19850-5316
515381910	+ EDI: AMINFOFP.COM	Dec 04 2020 02:33:00	First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
515381912	+ EDI: HFC.COM	Dec 04 2020 02:33:00	HSBC Bank, POB 9, Buffalo, NY 14240-0009
515381913	+ EDI: HFC.COM	Dec 04 2020 02:33:00	HSBC-Boscovs, POB 4274, Reading, PA 19606-0674
515381915	EDI: IRS.COM	Dec 04 2020 02:33:00	IRS, POB 7346, Philadelphia, PA 19101-7346
515381914	+ Email/Text: EBN_Notifications@OWB.com	Dec 03 2020 22:05:00	IndyMac Mortgage Services, POB 4045, Kalamazoo, MI 49003-4045
515381911	EDI: JPMORGANCHASE	Dec 04 2020 02:33:00	First USA Bank, 800 Brooksedge Blvd., Westerville, OH 43081
515381917	+ Email/PDF: bankruptcy@ncfsi.com	Dec 03 2020 23:22:36	New Century Financial Services, 110 S. Jefferson Rd 104, Whippany, NJ 07981-1038
515381919	+ Email/Text: EBN_Notifications@OWB.com	Dec 03 2020 22:05:00	Onewest Bank, Home Loan Servicing, 6900 Beatrice Dr., Kalamazoo, MI 49009-9559
515381920	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
515381924	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	SYNCHRONY Bank/JC Penney, POB 965007, Orlando, FL 32896-5007
515381922	EDI: CITICORP.COM	Dec 04 2020 02:33:00	Sears-Citibank, POB 6282, Sioux Falls, SD 57117-6282

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515478322	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
aty	##+	Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

District/off: 0312-1

User: admin

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Date Rcvd: Dec 03, 2020

Form ID: 3180W

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Name	Email Address
Alexandra T. Garcia	on behalf of Creditor CIT Bank N.A. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor William E. Glancey jwiesner@subranni.com dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Kevin P. Diskin	on behalf of Creditor OneWest Bank N.A. NJ_ECF_Notices@McCalla.com
Melissa S DiCerbo	on behalf of Creditor CIT Bank N.A. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor MTGLQ Investors LP rsolarz@kmlawgroup.com
TOTAL: 8	